

01-04-07

Express Mail No. EV 517996138 US

3693



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of : Lemons, et al.
 Application No. : 09/671,422
 Filed : September 27, 2000
 For : **SYSTEM AND METHOD FOR DELIVERING
FINANCIAL SERVICES**
 Examiner : Weisberger, R.
 Art Unit : 3693

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Transmitted herewith are copies of the following document(s) for filing in the above-identified application:

Amendment and Remarks

Shown below are the fees for the presentation of the amended claims:

	Claims	Highest # Previously Paid For	Extra	Rate	Fee
TOTAL	56	86	0	\$50	\$ 0
Ind. Cls.	2	4	0	\$200	\$ 0
Multiple Dependent Claim Added.....					NO
TOTAL					\$ 0

The Commissioner is hereby authorized to charge any deficiency to Deposit Account Number 50-1458. A duplicate of this transmittal is attached for that purpose.

Respectfully submitted,

Date: 1/3/07
 KILPATRICK STOCKTON LLP
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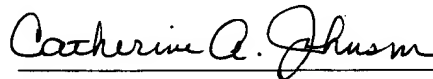
By: John M. Harrington
 John M. Harrington (Reg. No. 25,592)
 for George T. Marcou (Reg. No. 33,014)



EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number:	EV 517996138 US
Date of Deposit:	January 3, 2007
Type of Document(s):	Transmittal (in duplicate); Amendment and Remarks; and Return Postcard
Serial No.:	09/671,422
Date Filed:	September 27, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Catherine A. Johnson



PATENT

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Applicant(s) : LEMONS, et al.
Ser. No. : 09/671,422
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Examiner : Weisberger, Richard C
Art Unit : 3693

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REMARKS

Sir:

This Amendment is filed in response to the Office Action mailed
November 11, 2006. Reconsideration is requested

Amendments to the Claims are reflected in the listing of claims which begin on page
2 of this paper.

Remarks begin on page 12 of this paper.